

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.	:	09/749,595	Confirmation No.:	4823
Filed	:	December 28, 2000		
Applicant	:	Ravi Ganesan, et al.		
Title :	:	<b>ELECTRONIC PAYMENT RISK PROCESSING</b>		
Art Unit	:	3691		
Examiner	:	Hamilton, Lalita M.		
Atty Docket No.	:	23952-0078		
Customer No.	:	72386		

**DISCLOSURE UNDER 37 C.F.R. § 1.56**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The citation of information below and in the enclosed documents is made pursuant to 37 C.F.R. § 1.56.

Pending U.S. Patent Application No. 09/749,595 is related to the following U.S. patent application numbers:

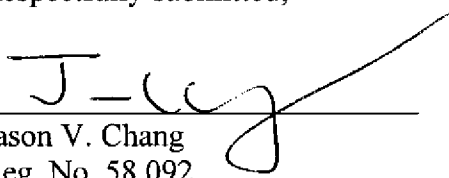
- (1) U.S. Patent Application No. 11/757,021 (Filed 06/01/2007)
  - (Continuation of U.S. Patent Application No. 09/749,595)
  - Non-Final Office Action mailed 09/04/2007

These Office Actions, Advisory Opinions, Examiner's Answers to Appeal Briefs, Notice of Abandonments, and Notice of Allowances (if any) as well as additional information relating to the prosecution history of these granted and pending patent applications may be accessible through the Patent Application Information Retrieval System (PAIRS) located on the United States Patent and Trademark Office's website.

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Information Disclosure Statement

The citation of this information does not constitute an admission or a waiver of any right the Applicants may have under applicable statutes, Rules of Practice in patent cases, or otherwise. The citation of this information is made to ensure the Examiner is aware of and considers the prosecution history associated with these related patent applications and patents.

Respectfully submitted,

  
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Date: **NOVEMBER 14, 2007**

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